

U.S. Small Business Administration
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- Your rights to regulatory fairness:
1-888-REG-FAIR
- SBA Home Page: www.sba.gov

All of the SBA's programs and services
are provided to the public on a
nondiscriminatory basis.

Region III's district offices are located in
Wilmington, DE; Baltimore, MD;
Philadelphia, PA; Pittsburgh, PA;
Richmond, VA; Clarksburg, WV; and the
District of Columbia.



MESSAGE FROM THE REGIONAL ADMINISTRATOR ALLEGRA F. MCCULLOUGH

"These loans demonstrate our commitment to meeting the unique financing needs of small businesses everywhere, and the impressive increase we have posted for the past year validates our approach to making smaller loans more readily available to the real job creation engine of our economy."—SBA Administrator Hector V. Barreto



Fiscal year 2003 has been a banner year for the SBA and the small businesses of America. A record number of small businesses turned for credit assistance to the SBA, producing a 29 percent increase in the total number of loans backed by the agency. In the mid-Atlantic region, SBA lending increased by 31 percent. In the past year, the SBA backed 76,465 loans to small businesses in the agency's three major loan programs. And, in our region small businesses received a record \$924 million in financing. Region III approved 7,332 loans for \$787 million under the agency's 7(a) loan program and 282 loans for \$136 million under the 504 program.

Nationally, the overall increase in loan approvals under the SBA's three major loan programs, the 7(a) General Business Loan Guaranty program, the Certified Development Company (or 504) loan program and the Microloan program, came to 29.8 percent, reflecting an increase from 59,563 loans in FY 2002 to 76,465 loans in FY 2003. Strong increases were registered in the two larger programs: 7(a) loans were up by 30.3 percent and 504 loans rose by 25.2 percent.

In total, loans to small businesses owned by minorities increased by 38 percent, from 15,836 in FY 2002 to 21,830 in FY 2003. Within that total, loans to African Americans increased by 61 percent, loans to Hispanic Americans increased by 39 percent, loans to Asian Americans increased by 31 percent and loans to Native Americans increased by 18 percent. Loan approvals for women small business owners increased by 33 percent, to 16,503 loans, and loans to veteran-owned small businesses rose by 22 percent, to 7,413 loans.

In Region III, loans to small businesses owned by minorities increased by 90 percent, from 809 in FY 2002 to 1,710 in FY 2003. Within that total, loans to African Americans increased by 176 percent, loans to Hispanic Americans increased by 53 percent, loans to Asian Americans increased by 40 percent and loans to Native Americans increased by 42 percent. Loan approvals for women small business owners increased by 64 percent, to 1,751 loans, and loans to veteran-owned small businesses rose by 32 percent, to 774 loans. Region III led the nation in loans to African American owned small businesses.

Events Around the Region

Please plan to join us on **Monday, March 8, 2004** in Morgantown, West Virginia for our regional 50th anniversary celebration. This event will allow small businesses, SBA's resource partners, community leaders, and elected officials to gather together to discuss the challenges and opportunities for small businesses throughout America. At the end of the celebration there will be a report on the suggestions, ideas, and common goals of America's small-business men and women, giving them the opportunity to have an influence on public policy.

Monday's events will also include a luncheon with the SBA Administrator and Deputy Administrator as well as representatives from throughout the region to discuss the challenges of owning a small business, and how to improve opportunities for entrepreneurs.

Maryland: The Maryland SCORE Conference will be held at Rocky Gap in Cumberland, MD on November 18th and 19th. District Director Allan Stephenson will be the featured speaker at Wednesday's luncheon. His remarks will focus on the important role that SCORE plays in the delivery of SBA programs and services. For more information, call 410-962-6195.

Philadelphia: In May 2004, Philadelphia will host a Regional Women's Business Conference. You won't want to miss this one! To get involved as a speaker or promoter of this event, please contact Ana Gallardo at 215-580-2702 or Patricia Younce at 215-580-2740.

Pittsburgh: SBA and Riverside Center for Innovation will host a seminar entitled "ABC's of a Small Business Loan" at the BIC on Thursday, November 20, 2003 from 8:30-11:30 a.m. The University of Pittsburgh SBDC and local lenders will join SBA staff in providing attendees with information on best practices for developing an effective business plan, available financial services to improve the business bottom line, and the decision process a lender uses to approve/decline a loan. For more information, call 412-395-6560.

Virginia: On Thursday, November 20, New Visions, New Ventures will host a Women's Business Center Open House Celebration from 5 p.m. until 7 p.m. The Center is located at 801 East Main Street in Richmond. New Visions, New Ventures is a non-profit organization with a mission to promote economic independence for women by providing opportunities for self-employment, microenterprise development, asset accumulation and high-wage employment. For more information, call 804-771-2400.

Washington Metropolitan Area: The Washington Metropolitan Area District Office will convene a meeting of its District Advisory Council on Thursday, November 13, 2003, from 9:00 a.m. until 11:30 a.m. at the district office. The District Advisory Council's role is extremely important in assisting the district office identify barriers and/or key issues impacting the delivery of SBA's programs and services to the small business community. As a result of the guidance and recommendations provided by the 51 member newly expanded District Advisory Council, the Washington Metropolitan Area District Office exceeded its lending goals and significantly increased its visibility within the small business community in Fiscal Year 2003. For more information, call 202-606-4000.

Baltimore's

Martha Brown Honored as Woman of the Year

On October 22, 2003 the Towson/ Hunt Valley Chapter of the Business and Professional Women of Maryland (BPW/MD) honored one of SBA's own, Martha Brown, as their Woman of the Year. Martha serves as the SBA Women's Business Ownership Representative for the Baltimore District Office. Through the years she has been dedicated to advancing the achievements of women entrepreneurs throughout the state.

Martha has worked closely with Towson/ Hunt Valley Chapter of the BPW/MD for the past six years. She first developed a strategic alliance with them in 1998. Martha approached Donna Smith, then President of the BPW/MD and came up with an idea to conduct roundtables around the state focusing on a wide variety of business topics such as financing, business development, and marketing. These roundtables are always an incredible success and have assisted hundreds of women entrepreneurs through the years.

That evening she was also commended by the Baltimore County Executive, James T. Smith, Jr., with a certificate for her role in assisting and developing opportunities for women in Baltimore County.

Martha said that she was truly honored to have been given the Woman of the Year award and thanked her many supporters from National Association of Women Business Owners (NAWBO), Women's Business Institute (WBI), BPW/MD and her colleagues and friends at SBA.

Congratulations, Martha, on a job well done!

Virginia is Home to National Small Business Persons of the Year

We're proud of all the small businesses throughout the region, but it's especially great when we can boast that we are home to the National Small Business Persons of the Year! This year, a Richmond, Virginia company, Premier Pet Products, was cited as the nation's outstanding small business during ceremonies in D. C. this September.

Sharon E. Bennett and Evan C. Wooten and Premier Pet Products sell and produce collars, leashes and other specialty pet products that "improve the relationships between people and their pets."

Bennett's life changed in 1988, when her family adopted a retired greyhound racing dog. Saddened by the idea that most retired greyhounds are put to death, she founded the Richmond Chapter of Greyhound Pets of America to promote more adoptions. A year later, with a \$5,000 SBA guaranteed, she bought two used sewing machines and boxes of raw materials, and started making innovative dog collars and leashes at home.

Bennett's self-taught business and marketing abilities led to a request from a local dog trainer for a new kind of collar so that dog owners could have more humane control over their pets. Her efforts led to a new halter collar called the Easy Walker, and later to another called the Gentle Leader.

Premier Pet Products now distributes its products directly to 10,000 independent pet supply retailers, veterinarians and dog trainers, as well as pet specialty chains. Bennett brought Wooten in as a partner in 1998 to help her manage the fast-paced growth of the company, and since then, employment has grown to 114 and sales have leapt from 50 to 70 percent per year, to more than \$10 million last year. Congratulations to a truly remarkable team!



Sharon E. Bennett and Evan C. Wooten receive congratulations from SBA Administrator Hector V. Barreto and Deputy Administrator Melanie Sablehaus. Premier Pet Products is located in Richmond, Virginia.

SBA Pays Tribute to America's Small Businesses and Their Advocates

This year's celebration of America's finest small businesses and their advocates was especially exciting because 2003 is also SBA's 50th anniversary. Not even Hurricane Isabel could dampen our spirits! You can view photos and videos of September's National Entrepreneurial Conference and Expo by logging on to www.sba.gov/50.

In addition to Premier Pet Products, the following small businesses in Region III were named as state Small Business Persons of the Year: Sam Calagione, Dogfish Head Brewery, Milton, Delaware; Donald Morin, Garrett Container Systems, Accident, Maryland; Rose Schoch, Schoch Harley-Davidson, Stroudsburg, Pennsylvania; Parry Petroplus, Petroplus and Associates, Morgantown, West Virginia; and, L. Henry Gilford, Gilford Corporation, Beltsville, Maryland, for the Washington Metropolitan Area District Office.

Two of the national Advocacy Award winners are located in our region. William Wilson, Wilson Forest Products, Inc., Jefferson, Pennsylvania, is the National Exporter of the Year and Diane Browning, Appalachian By Design, Lewisburg, West Virginia, is the Women in Business Advocate of the Year.

Congratulations to these winners from Region III. For a complete list of this year's winners, visit www.sba.gov/50/winners.

SBA's Ombudsman Offers Regulatory Assistance to Small Businesses

Did you know that the SBA has an Office of the National Ombudsman whose primary mission is to assist small businesses that experience excessive enforcement of federal rules? Just recently, the Ombudsman's Office hosted two events in Region III. On October 28, a Fairness Board Hearing was held in Newark, Delaware at the Delaware Biotech Institute. Small businesses throughout Delaware had an opportunity to discuss openly, without fear of retaliation, their concerns about federal regulatory compliance practices with National Ombudsman Michael Barrera, Regional Administrator Allegra F. McCullough and Delaware District Director Jayne Armstrong. Representatives from numerous federal agencies also attended.

On October 30, representatives from the National Ombudsman's office visited Annapolis, Maryland, where a more informal roundtable was held. Community and business leaders had an opportunity to discuss their concerns about federal regulations. The roundtables are designed as an open forum for discussion about ways the SBA can make the federal regulatory process more cooperative and collaborative.

The Office of the National Ombudsman was created by the Small Business Regulatory Enforcement Fairness Act of 1996. Every year the office holds hearings and roundtables across the country. The Ombudsman receives comments from small businesses and serves as a liaison between them and federal agencies. Comments are forwarded to federal agencies for a high level review. A copy of the agency's response is then sent to the small business owner. Each year the Office of the National Ombudsman sends a report to Congress.

While the National Ombudsman cannot change, stop or delay a federal agency enforcement action, the office has been successful in helping to mediate disputes between agencies and small businesses. Examples of "success stories" are posted on the Ombudsman's website, including two from Region III. The Custom Service reversed their decision and refunded all fines and penalties to Terminal Shipping in Baltimore, Maryland and the IRS reviewed and gave an abatement of penalties against Suburban Water Testing Labs in Temple, Pennsylvania.

The Ombudsman is assisted in these advocacy efforts by 10 regional fairness boards, served by small business owners from across the country. For a list of fairness board members in Region III, visit the Ombudsman's website, www.sba.gov/ombudsman.

You can contact the SBA's Office of the National Ombudsman at 888-REG-FAIR (734-3247) or by fax at 202-481-5719. Visit the website at www.sba.gov/ombudsman



Employee Departures

A number of SBA employees have retired recently or left SBA for other ventures. We wish them all the best of luck! Their individual and collective talents will be greatly missed.

Baltimore: Joyce Evan, 25 years
Mindye Allentoff, 28 years

Philadelphia: John Abbott, 30 years, John Giannini, 30 years
Susan Harris, 36 years, Sonia Matos Pierce, 31 years

Pittsburgh: Gerald DiLudovico, 30 years, David Miller, 10 years, Margaret Szabo, 14 years, Michael Scott, 4 years

Washington Metropolitan Area: Gail Cole, 30 years, Doris Rousey, 39 1/2 years

West Virginia: Ron Bucy, 34 years, Aaron Hairston, 24 years
Tom Humphreys, 33 years, Marie Maschas, 36 years.

Small Business Week 2004

It's once again time to look for outstanding small business owners and those individuals who support and advocate the cause of small business. The winners of these awards will be honored during Small Business Week celebrations in May. If you know an entrepreneur who has developed an outstanding business or someone who advocates for small businesses, and would like to nominate that person for an award, please contact your local SBA office or email elizabeth.williamson@sba.gov